



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

*August 2014*

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*Christian Healthcare Ministries® is a Bible-based, voluntary medical cost-sharing ministry fulfilling the command of Galatians 6:2, that Christians carry each other's burdens.*

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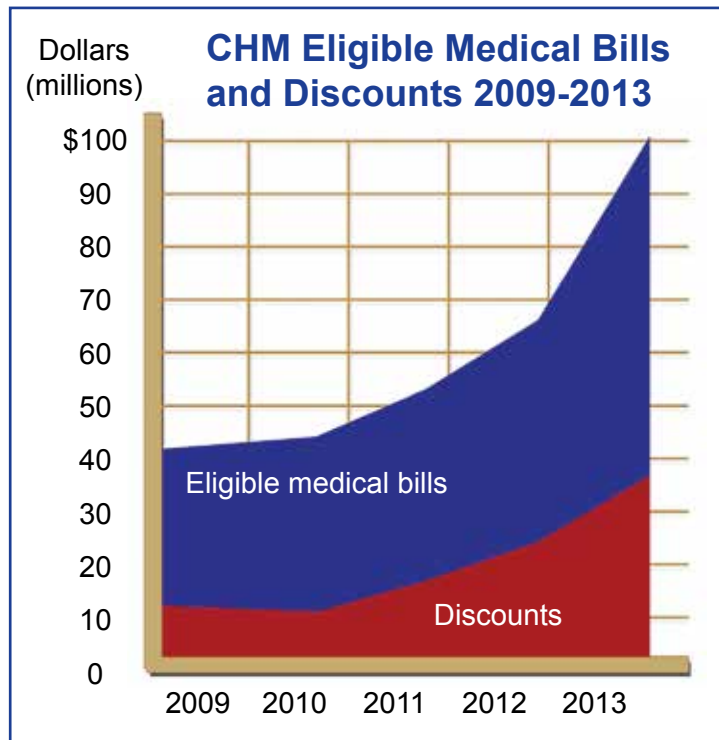
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## Why medical bill discounts matter to you



If you've been a CHM member for any length of time, you've probably heard that we encourage members to ask their health care providers for discounts on their medical bills.

Why?

**If CHM shared (and members paid) the “sticker price”—that is, the total amount of medical bills without any discounts—the financial gift amount you send to CHM each month would have to be nearly twice as high.** At newsletter publication date, discounts

*See “Discounts,” page 10*

## CHM: a great option for Medicare participants

### Part 1: An overview of Medicare

The CHM Guidelines say that “members or prospective members of Medicare-eligible age must have Medicare parts A and B to remain/become CHM members with full sharing eligibility.” But what does that look like? How does CHM work alongside Medicare?

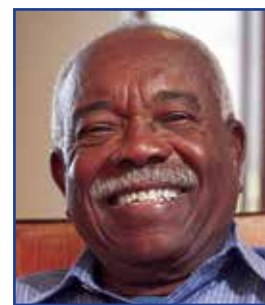
Below are common questions the CHM

staff receives regarding Medicare and CHM as a supplement. The first few questions define

Medicare terms so everyone understands the subject similarly.

**What is Medicare and who is eligible?**

Medicare is the federal



health insurance program primarily for people age 65 or older. Some younger individuals with disabilities and people with kidney failure may also qualify. Medicare offers varying levels

of participation, including Parts A, B, C, and D.

**What are Medicare Parts A and B?**

*See “Medicare,” page 11*



# Do CHM members need to apply for an Obamacare exemption? No.



**Rev. Howard S. Russell**  
President and CEO,  
Christian Healthcare  
Ministries

If you're a CHM member, please do not—I repeat, do not—file for an Obamacare exemption, please!

- It's not necessary.
- It's not a requirement for you.
- It's not mandatory.
- It's not anything about which you need to concern yourself.

We've written about this several times before, but in a ministry with tens of thousands of members it's possible for some of them to miss the memo.

CHM is an eligible option under the U.S. Patient Protection and Affordable Care Act (PPACA). The ministry is certified as such by the U.S. Department of Health & Human Services.

What this means is that you need do *nothing* until 2015, when you file your 2014 taxes.

At that time you'll need to report on the tax form that you had health cost support in 2014 that met the requirements of the law.

or take any action apart from what you've already read about: noting your CHM membership in 2015 on your tax form.

Once again, just so you have another copy, here is the section of the PPACA that references health cost sharing ministries: "Health Care Sharing Ministries are defined by the law as an organization that:

- *Is described in Section 501(c)(3) and is exempt from taxation under Section 501(a);*
- *Has members of which share a common set of ethical or religious beliefs and share medical expenses among members in accordance with those beliefs and without regard to the State in which a member resides or is employed;*
- *Has members of which retain membership even after they develop a medical condition;*
- *Has (or has a predecessor of which) has been in existence at all times since December 31, 1999, and the medical expenses of its members have been shared continuously and without interruption since at least December 31, 1999; and*
- *Which conducts an annual audit which is performed by an independent certified accounting firm in accordance with generally accepted accounting principles and which is made available to the public upon request."*

That's it. It's not more complicated than that.

We continue to get questions from members asking if they should file the exemption, if they need to contact the IRS, if they need to do something or anything.

No. Please don't. You're fine.

You will not face a financial penalty because you are a CHM member. You do not need to file any forms, apply for anything,

That's CHM.

See "Obamacare," page 6

## The ABCs of CHM

**1 AFFORDABLE**  
Over 65% less than the national health insurance average with no raised rates since 2008

**2 BIBLICAL**  
Based on the New Testament church (Galatians 6:2, Acts 2&4)

**3 CREDIBLE**  
Better Business Bureau A+ Accredited Charity

**4 DEPENDABLE**  
Shared more than \$1 billion in members' medical bills including many pre-existing conditions

**5 ELIGIBLE**  
An eligible option under the U.S. Affordable Care Act, we're part of America's health care cost solution!

## CHM working with Specialty Orthopaedics to better serve members

CHM is teaming with Specialty Orthopaedics ([www.specialtyorthopaedics.com](http://www.specialtyorthopaedics.com) or 724-342-2663) to offer some of the best orthopaedic, rehabilitation, therapy and wellness care at rates specially designed for our members. Specialty Orthopaedics has locations in Hermitage and Grove City, Pa.

Specialty Orthopaedics and CHM crossed paths when a ministry member had total knee replacement surgery and therapy. Specialty Orthopaedics billing manager Scott Evans worked with CHM and the member to negotiate a fair price for the procedure.

“Specialty Orthopaedics recognizes the value of honest and ethical business partners,” said Michael Jacobs, the company’s CEO. “It’s essential—especially in today’s health care environment—to conduct business with organizations that

exemplify professionalism, honesty and trustworthiness in business practices.

“Given the numerous compliance initiatives that exist today, it’s imperative that Specialty Orthopaedics align itself with organizations such as Christian Healthcare Ministries.

“When the patient brought in the reimbursement check for the surgery, he spoke to Scott about the ministry and had great things to say about the CHM program,” Michael said. “As a CHM member, he was able to self-direct his care and work with the surgeon and therapist. He recognized that he was in control of the entire process—from the initial meeting with the doctor to his final therapy visit.”

Impressed by the patient’s testimony, Scott passed the information along to Michael and to Dr. Robert W. Piston, Specialty



*Specialty Orthopaedics owner and president Dr. Robert Piston with CEO Michael Jacobs*

Orthopaedics owner and president. Soon after, the three men visited the CHM offices at the invitation of Rev. Howard S. Russell, CHM president and CEO.

“The CHM employees we met were extremely knowledgeable and competent,” Michael said. “It was apparent they want to work *with* providers. They made it clear

*See “Specialty Orthopaedics,” page 10*

## Member experiences multiple medical incidents, successfully negotiates with health care providers

*By Samuel Brown, West Chester, Pa.*

I decided to join Christian Healthcare Ministries after seeing an informational video featuring Mike Huckabee on Fox News.\* I’m familiar with Anabaptist, Mennonite and Amish cultures and have been impressed with the way these folks take care of their own. Researching CHM revealed that the ministry works similarly and follows a biblical pattern.

My first medical need happened suddenly in August 2013. I developed a hernia and went to see the doctor. Sure enough, I needed surgery. I explained to my health care providers how CHM works and told

them CHM would share my bills within 60 to 90 days.

The process was easier than I thought. Nearly all of my providers were more than happy to offer a discount for their services. In fact, they felt it was a blessing to avoid the obstacles of working with an insurance company.

The surgery went well

and I submitted my itemized bills to the ministry. The original total was \$45,698.

I received \$37,809 in discounts and CHM members shared my remaining bills of \$7,889.

My second need was a total shoulder joint replacement (ouch!) that happened just a few months later.

*See “Brown testimony,” page 11*



*CHM member Samuel Brown*

## Getting vital nutrients from God-designed sources (part 4) © Dr. Michael D. Jacobson. Do not reproduce without permission.



**Dr. Michael Jacobson, D.O.**  
Medical Consultant

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Phone: 800-791-6225  
Fax: 330-848-4322

E-mail:  
[doc@chministries.org](mailto:doc@chministries.org)

Health education resources at:  
[www.chministries.org/healthinfo](http://www.chministries.org/healthinfo)

This month we continue our series on vital nutrients by focusing on vitamin C, a water-soluble vitamin. Water-soluble vitamins have a lower toxicity risk than fat-soluble vitamins because any excess is usually excreted by the kidneys.

Please keep this article as reference material. I want to help you see how to get these vital nutrients from nature, not from supplements created in a laboratory. God created vitamin C (and vitamin B, another water-soluble vitamin) to help protect us from illness.

### Vitamin C (ascorbic acid)

**Recommended Daily Allowance (RDA) for ages 19-70:** Males need 90 milligrams (mg) per day; females need 75 mg per day.

**Sources:** The best sources in nature are fresh fruits and

vegetables. The chart below contains some examples.

Vitamin C is also found in smaller amounts in collard greens, tomatoes, cantaloupe, potatoes, spinach, cabbage and other plant-based foods.

**Functions:** Vitamin C plays multiple critically important roles in various body functions. Your body needs vitamin C to manufacture connective tissue (essential for wounds to heal properly), bone, skin, teeth, collagen (the connective tissue that lines your joints), L-carnitine (an amino acid the body makes naturally to enhance heart function, blood vessels and circulation) and some neurotransmitters (molecules that communicate messages in your brain and nerve system).

Vitamin C is an antioxidant that directly protects against infection, inflammation and

harmful compounds. It also helps “regenerate” other antioxidants (such as vitamin E) that get used up fighting inflammation and infection. Vitamin C helps manufacture steroids, protects blood vessels from getting damaged or stiff, and may help prevent cancer (if taken in high doses). Finally, it helps your body absorb plant-based (“non-heme”) iron from the intestines.

**Deficiency:** Also known as scurvy, vitamin C deficiency causes swollen, inflamed, bleeding gums; loose teeth; dry mouth or eyes; dry, rough skin; and hair loss. Vitamin C-deficient people tend to be fatigued, have weak connective tissue (they easily sprain or tear tendons or ligaments), are prone to bone fractures, bruise or bleed easily (due to fragile blood vessels), and have poor wound healing.

**Toxicity** is virtually nonexistent. However, diarrhea can occur in people who ingest too much vitamin C. Health care providers who recommend using vitamin C to treat acute illness instruct patients to take one or two grams every two hours *until the onset of diarrhea*, then back off. They claim that this practice saturates the body’s cells with healthful vitamin C. As the patient improves, the amount of vitamin C that can be tolerated before diarrhea occurs also drops. (I have not seen research that validates this approach, but I find

Food	Serving	Vitamin C
Sweet red pepper	1/2 cup	95 mg
Orange	1 medium	70mg
Kiwi	1 medium	64 mg
Orange juice	1/2 cup	63 mg
Sweet green pepper	1/2 cup	60 mg
Broccoli	1/2 cup cooked	51 mg
Strawberries	1/2 cup fresh	49 mg
Brussels sprouts	1/2 cup cooked	48 mg
Grapefruit juice	1/2 cup	47 mg

See “Vital nutrients,” page 13

## Meet your CHM staff: Cara Drury

Cara Drury comes to CHM with a background in graphic design and hospitality—a combination that is serving CHM members well. Cara primarily spends her time in the Member Assistance department, speaking to members on the phone and making updates to membership accounts.

Cara's flair for all things creative and talent for graphic design will be put to use in various Communications department projects.

Born in Denver, Colo., Cara spent most of her childhood in Wisconsin and Ohio. She graduated from Wadsworth High School in Wadsworth, Ohio, and attended The Art Institute of Pittsburgh, studying toward a graphic design degree.

"My favorite thing about working for CHM is the [ministry's] purpose," she said. "We're doing God's work. What could be better?" It's important, said Cara, that CHM members and prospective members

see Christ-like love at the heart of the ministry. "God has so abundantly blessed us. I hope those we serve recognize that we're here to share it with them."

Cara wrestled with the Lord as a young girl. "At eleven years old, I hated God and was depressed and even suicidal." One night, she decided to take her own life, but her plans failed. "I told God I would do everything the Bible instructed just to prove

He couldn't accomplish anything with me." But she said that He used her ignorant dare to His glory. "He showed me otherwise and I decided to join His kingdom with my whole heart."

Exodus 3:14 (NLT) remains close to her heart: "God replied to Moses, 'I Am Who I Am. Say this to the people of Israel:

*See "Meet your staff," page 12*



*Cara Drury (far left) and family during the Christmas holiday season*

### Cara recommends: Downtown Drug of Hillsboro Ohio, LLC

Downtown Drug offers CHM members discounted rates on prescriptions. Services are available nationwide through mail order. Said Cara, "I often need to purchase a refill for one of my asthma inhalers. It used to cost \$65, but the price recently increased to more than \$600! After some research on other options, I called Downtown Drug and found out this particular inhaler is available to CHM members for only \$50. I hope this resource will be as helpful to others as it was to me."

To learn more, call Downtown Drug at 937-840-0136.

### Other prescription resources to check out:

[chmrx.org](http://chmrx.org) or [m.chmrx.org](http://m.chmrx.org) (mobile site)  
[careington.com/co/chm](http://careington.com/co/chm)  
[needymeds.org](http://needymeds.org)  
[rxassist.org](http://rxassist.org)

## Member pleased with CHM experience and staff

*By Becky Duffey, Casper, Wyo.*

In early 2011, the non-profit organization where I work was no longer able to offer health insurance to its staff. Christian Healthcare Ministries was an attractive option and I joined that June.

In October 2012, I felt pressure in my chest. Various test results showed it wasn't a heart



*Member Becky Duffey*

problem. However, my physicians didn't offer other conclusions, so I waited until February 2013 before pursuing further testing.

Immediately following my treatment I sent all of my medical bills and forms to CHM to begin

the sharing process. In the meantime, I filled out applications requesting discounts and financial assistance from each health care provider.

When I learned my requests for financial assistance had been denied, I spoke with my CHM Needs Processing representative, Beth Kabellar. Instantly I knew I would be

*See "Duffey testimony," page 12*

# Member's book helps readers embrace positive thinking during struggles

*Gratitude Greens*  
AD Masters  
Bellingham, Wash.

"It's easy for Christians to get discouraged in today's lost world. *Gratitude Greens* calls us back to the number one responsibility God has given us: being a light in this dark world. It will aid individual readers

and small groups in developing purpose, feeding the soul and fully serving the Father. The included devotional will inspire readers to cultivate a habit of gratitude and positive thinking."

This excerpt, taken from the back of AD Masters's book *Gratitude Greens*, highlights the book's purpose: to inspire and enrich each reader's walk with Christ. Believers embrace positive thinking while acknowledging the darkness around them.

above water during dark times," she said.

As a teenager AD pursued her own course despite growing up in a Christian home.

However, she felt God nudging her to return to His love. She grew closer to the Lord while going through a divorce and another difficult relationship.



"Through all my sins, shortcomings and missteps, God continues to be patient with me and teaches me lessons I could not have learned otherwise," she

said. These trials, she believes, have helped her understand and reach others going through tough situations.

AD Masters lives in Washington with her husband and two teenage children. She has been writing since childhood and has a passion for finding and following God's purpose in her life—in part, leading her to the publication of *Gratitude Greens*.

The book can be purchased at [amazon.com](http://amazon.com) or [tinyurl.com/crosslink-gratitude](http://tinyurl.com/crosslink-gratitude). You can also follow AD's blog at [ad-masters.blogspot.com](http://ad-masters.blogspot.com).

## Want to keep stuff out of here?

Why not sign up for CHM's free e-newsletter? You'll receive it by email at the beginning of each month rather than in your U.S. mailbox.



The e-newsletter contains the same information as the printed newsletter and was recently redesigned to be more reader-friendly. Signing up for the e-newsletter saves on printing and mailing costs.

### To sign up:

**Members:** Go to [chministries.org/members](http://chministries.org/members), sign into your online account and click "Newsletter delivery preference" on the left sidebar.

**Prospective members/friends of CHM:** Go to [chministries.org/newsletter](http://chministries.org/newsletter)

"I've always been drawn to and intrigued by 'positive thinking,'" said AD, a CHM member. "But I wondered how that frame of mind fits with God's word. So, I began studying His word with these questions in mind. I found that He does, indeed, believe in positive thinking and encourages Christians to focus on positivity.

"Writing has been a way for me to work through difficult or confusing life situations. I've learned so much from past hurts and have found that focusing on God and all the blessings He's given me—big or small—is the way I've kept my head

## Obamacare (continued from page 2)

We're glad to be a growing part of the health cost support solution for tens of thousands of members of the Body of Christ who are choosing to meet this critical life need through a biblical model.

We're working together, just as the early Christians

did in the book of Acts, to care for each other and to meet each other's needs specifically in the area of health care costs.

And please remember, in terms of the PPACA, there's not a thing you need to do.

Thank you so much for

being part of this 21st century statement of biblical faith.

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had... There were no needy persons among them. Acts 4:32, 34a

August 2014

## What is the Prayer Page?

The Prayer Page is an additional means by which CHM members help other Christians.

Most of the medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing through the regular CHM program. (They are **not** bills incurred before members joined CHM.)

**Giving to needs listed on these pages is not your CHM monthly gift.** It is an opportunity to give over and above your gift amount. We urge you to send cards of encouragement even if you are unable to contribute financially.

See the sidebars on pages 8-9 for more information on how to give.

### Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

Phone: 800-791-6225  
(ask for the Prayer Page)

Fax: 330-798-6105

[www.chministries.org](http://www.chministries.org)  
E-mail: [prayerpage@chministries.org](mailto:prayerpage@chministries.org)

Prayer Page needs do not qualify for sharing under the regular CHM program (see left sidebar).

*Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office (see page 8 sidebar). Addresses are provided below if you wish to send cards, letters or emails of encouragement.*

**1. Sandra Anderson: 800 W Coville Cir., Palmer, AK 99645**  
Sandy underwent surgery for a torn meniscus. She asks for help with \$6,308 in medical bills. **UPDATE: Sandra received \$1,670 in financial gifts, bringing the need to \$4,638.**

**2. Stephen & Julie Byrd: 4698 E 300 S, Logansport, IN 46947**  
Stephen suffered from arthropathy (joint pain) in his shoulder and high blood pressure. Meanwhile, Julie underwent tendon repair surgery. The Byrds feel blessed to be part of the CHM family and ask for help with their combined medical bills totaling \$5,032. **UPDATE: Julie and Stephen**

**received \$1,673 in gifts. They now need \$3,359.**

**3. Manuela Cojoc: 14359 N 154 Lane, Surprise, AZ 85379**  
Manuela had surgery for a female condition. After discounts and financial assistance, she needs help with \$1,080 in medical bills.

**4. Tyler Conkle: 190 Frederick Dr., Sequim, WA 98382 (tnlconkle@hotmail.com)** Tyler underwent triple hernia repair surgery, incurring bills totaling \$8,079. **UPDATE: Tyler received \$4,066 in gifts. He now needs \$4,013.**

**5. Bradley & Christina Crowell: 35 Panorama Cir., Trophy Club, TX 76262 (Chrissy.crowell@verizon.net)** At 16 months old, the Crowells' daughter, Brielle, underwent surgery for strabismus, a condition that causes crossed eyes. The family asks for prayer for continued healing and help from the CHM family for \$5,577 in surgical bills. **UPDATE: Brielle received \$3,769 in gifts, bringing her need to \$1,808.**

**bringing his need to \$2,618.**

**7. Dan Daniel: 7996 Elmhurst Ave., Rancho Cucamonga, CA 91730** Dan experienced chest pains and requests help with \$3,048 in medical bills. **UPDATE: Dan received \$798 in gifts. He now needs \$2,250.**

**8. Elizabeth Davis: 5805 Wahl Rd., Vickery, OH 43464** Elizabeth experienced sudden, total hearing loss. By God's grace and healing, she is regaining her ability to hear. Please pray for complete healing; she desires to play keyboard again on her church's worship team. Elizabeth requests help with \$5,630 in bills. **UPDATE: Elizabeth received \$1,420 in gifts. She now needs \$4,210.**

**9. Richard Duffy: 16909 Rolling Creek Dr. #131, Houston, TX 77090 (rduffy5569@gmail.com)** Richard was diagnosed with fluid inside the skull, causing his brain to swell. He requests help with \$49,249 in medical bills. **UPDATE: Richard received \$26,126 in gifts. He now needs \$23,123.**

**6. Terry Curry: PO Box 97, Douglass, TX 75943**  
Terry received treatment for a heart condition and is requesting help with \$3,752.

**UPDATE: Terry received \$1,134 in gifts,**

**10. Ryan Egan: PO Box 4019, Truckee, CA 96160** Ryan went to the emergency room due to kidney stones. He incurred medical bills from the treatment totaling \$4,480. **UPDATE: Ryan received \$2,956 in gifts, bringing his need to \$1,524.**

**11. Thomas Engstrom: 17793 N Hwy 21, Curlew, WA 99118**  
Thomas had a herniated disc in his back that pushed on his sciatic nerve and caused severe pain. After

## Prayer Page Giving

Prayer Page total needs remaining this month:  
**\$187,206**

Each need would be met **in full** if each member family contributed **\$4.71** this month.

*Together, we can make eliminating these bills a reality! This amount is a suggestion; please consider giving today.*

Continued on page 8

## Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led.

All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM participant.

## How much should I give?

Give however much you feel led to give.

See the "Prayer Page Giving" box on page 7 for suggestions.

## How do I send my gift?

You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. Gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

*Continued on the page 9 sidebar*

discounts, his bills total \$7,690.

**12. Rita Faircloth: 1755 Valley Green Rd., Etters, PA 17319** Rita incurred \$1,339 in medical bills from an undiagnosed condition that is causing swelling, sores, blisters, and bleeding. She asks the CHM family for help.

**13. Ronald J. Farabaugh: 2879 E Dublin-Granville Rd., Columbus, OH 43231** Ronald underwent hip replacement surgery and also developed a blood clot. After discounts and financial assistance of nearly \$42,000, Ronald has \$9,686 in remaining bills. **UPDATE: Ronald added \$7,178 in bills and received \$13,578 in gifts, bringing his need to \$3,286.**

**14. Patricia Fitzpatrick: 713 S. Lincoln St., Casper, NY 82601 (pattid@gmail.com)** Patricia was diagnosed with metastasized cancer on her right shoulder and has incurred \$4,332 in bills. She requests help from the CHM family. **UPDATE: Patricia received \$2,072 in gifts, bringing her need to \$2,260.**

**15. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309** Jeffrey underwent treatment for a brain tumor and is recovering well. He asks the CHM family for help with \$13,386 in medical bills. **UPDATE: Jeffrey received \$6,835 in gifts and \$2,686 in discounts. He added \$1,926 in bills and now needs \$5,791.**

**16. Bonnie Heying: 809 Westwind Ct., Ashland, MO 65010** Bonnie had a total hip replacement and is anxiously waiting to return to full-time ministry. She requests help with \$5,900 in medical bills. **UPDATE: Bonnie received**

**\$1,320 in gifts, bringing her need to \$4,580.**

**17. Della Huisinger: 610 Carlton Ave., Cloquet, MN 55720** Della had a total hip replacement and is undergoing physical therapy to regain the use of her hip. She requests help from the CHM family for \$1,957 in medical bills. **UPDATE: Della received \$296 in gifts, bringing her need to \$1,661.**

**18. Delane Jorgenson: 2711 190th St., Luck, WI 54853 (delanejorgenson@yahoo.com)** After suffering a dangerously low anemic level of 4.9, Delane received four units of blood. She is now doing well and requests help with \$20,884 in medical bills. **UPDATE: Delane received \$12,772 in gifts. She now needs \$8,112.**

**19. Debbie Kilgus: 303B Anastasia Blvd., St. Augustine, FL 32080 (dale\_kilgus@yahoo.com)** Debbie was diagnosed with an aggressive form of breast cancer

*"Thank you so much for all of the encouragement. Your generosity through the Prayer Page has totally overwhelmed me. Through your prayers, cards and gifts, you have been a blessing to me and my family. I would love to thank each one of you personally, but please accept this thank you from my heart to yours. God has showered me with blessings upon blessings; you have been His hands and heart.*

*May God bless you and your families!"*

*Connie Pringle  
Pagosa Springs, CO*

that has caused extensive nerve damage and intense pain. She requests prayer for a rapid response to therapy and help with bills thus far totaling \$7,599. **UPDATE: Debbie added \$22,076 in bills and received \$25,437 in gifts. She now needs \$4,238.**

**20. Andrew Klein: 675 Scenic Dr., Kalispell, MT 59901 (andy1960klein@yahoo.com)** Andrew suffered a heart attack that required six stents. He is requesting help with \$12,630. **UPDATE: Andrew received \$9,983 in gifts. He now needs \$2,647.**

**21. Dennis Lott: 815 W Ridge, Harrison, AR 72601** Dennis was diagnosed with complex sleep apnea and asks the CHM family for help with \$5,312 in medical bills.

**22. Edna Miller: 825 E. Adoue Rd., Alvin, TX 77511 (emillermailer@gmail.com)** Edna was diagnosed with endometrial cancer. After a hysterectomy and removal of lymph glands, she made a full recovery. Then she needed to undergo radiation therapy. After a 50 percent discount, she asks the CHM family to help with \$34,392 in bills. **UPDATE: Edna received \$31,611 in gifts, bringing her need to \$2,781.**

**23. Jackie Miller: 1720 Julie Marie Dr., Bowling Green, OH 43402** Jackie experienced severe neck pain that ran down her arms and into her hands. After bill discounts, Jackie's testing and treatment cost \$2,702.

**24. Thomas B. Mitchell: 9911 Shadow Lake Lane, Fort Wayne, IN 46835 (tmitchell00@comcast.net)** Thomas strained his back, experienced intense pain and needed surgery. After discounts, his bills total \$3,123. **UPDATE:**



Thomas received \$8,889 in gifts and added \$13,870 in bills, bringing the need to \$8,104.

**25. Carolyn Nalumansi: 909 Kingsbridge Dr., Oviedo, FL 32765** Carolyn suffered from a large fibroid that caused severe pain and made it difficult to conceive. After a successful surgery, she asks the CHM family for help with medical bills totaling \$12,007. **UPDATE: Carolyn received \$9,605 in gifts and added \$895 in bills. She now needs \$3,297.**

**26. Cathleen A. Pomeroy: 1338 Superior St., Sandport, ID 83864 (capa1728@gmail.com)** Cathleen was hospitalized several times for treatment of a pre-existing condition. She asks the CHM family for help with \$20,400 in bills. **UPDATE: Cathleen received \$10,045 in gifts and added \$9,038 in bills, bringing her need to \$19,393.**

**27. Connie Pringle: PO Box 4201, Pagosa Springs, CO 81157 (jccmpd@gmail.com)** Connie had surgery to remove a brain tumor. She asks the CHM family to help with \$32,779 in medical bills. **UPDATE: Connie received \$12,187 in gifts, bringing her need to \$20,592.**

**28. Virgil Renken: 2432 Presidential Dr., Cleburne, TX 76031** Virgil was treated in the emergency room for gallstones. He requests help with \$4,926 in

medical bills. **UPDATE: Virgil added \$2,916 in bills and received \$1,441 in gifts, bringing the total need to \$6,401.**

**29. David Selinsky: PO Box 582, Union, OR 97883** David underwent double knee replacement surgery and incurred nearly \$60,000 in medical bills. After discounts and financial assistance, he has \$8,406 in

Giving Guide			
Membership #	Need #	Membership #	Need #
100044-103803	03	148830-150354	02
103808-106709	29	150356-152098	04
106710-108774	12	152100-153708	08
108782-110126	31	153713-155337	19
110134-111403	10	155338-157048	16
111404-112582	34	157051-158698	01
112583-113845	17	158699-160396	21
113846-114940	05	160397-162239	15
114941-117744	07	162240-164025	33
117745-122238	14	164027-165826	28
122243-127498	06	165827-167876	11
127503-132892	20	167877-169830	24
132931-139391	23	169831-171837	18
139395-143935	22	171838-175368	32
143942-145492	30	175369-179736	26
145494-146898	13	179737-184278	27
146899-148829	25	184279-189365	09

*Don't see your member number? If you're a new member, chances are this newsletter was printed before you joined CHM. Since the Giving Guide is a suggestion, please give to whatever need God has laid on your heart. Thank you for giving!*

remaining bills. **UPDATE: David received \$7,272 in gifts. He now needs \$1,134.**

**30. Sarah Smith: 411 North College St. Greenville, AL 36037** Sarah underwent surgery for a total hip replacement and is very grateful for the CHM family's prayers. She requests financial help with \$15,000 in medical bills. **UPDATE: Sarah received**

**\$11,734 in gifts, bringing the need to \$3,266.**

**31. M. Eric Sparks: PO Box 2474, Mountain Home, AR 72654 (Pastor.eric@thechurchthatis.com)** M. Eric incurred \$1,841 in bills for osteoarthritis treatment. He asks the CHM family for help. **UPDATE: M. Eric added \$4,586 in bills and received \$5,060 in gifts, bringing the need to \$1,367.**

**32. Harold Spriggs: 1493 E. Skyview Lane Unit 1, Hayden, ID 83835** Six years ago, Harold was diagnosed with Crohn's disease. The disease caused a bowel obstruction, which cost \$34,838. **UPDATE: Harold received \$21,000 in gifts and added \$1,038 in bills, bringing the need to \$14,876.**

**33. Gary Wallace: 1513 Spruce, Quincy, IL 62301 (pgw@rolquincy.org)** Gary suffered a stroke and was hospitalized for two days. He miraculously retained all his faculties. He requests help with \$5,446 in bills. **UPDATE: Gary added \$54,465 in bills. He received \$53,742 in gifts, bringing the need to \$6,169.**

**34. Lena Yoder: 475 Book Lane, Mifflintown, PA 17059** Lena suffers from mitral valve disorder and incurred \$2,019 in medical bills. She requests prayer and financial help from her CHM family. **UPDATE: Lena received \$434 in gifts. She now needs \$1,585.**

## How do I use the Giving Guide?

In the Giving Guide, find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number.

For example, if your number is 140000, you can send to need #22.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

### How do I send my gift? (Continued from the page 8 sidebar)

Please send your gift to:  
Christian Healthcare Ministries  
Attn: Gift Processing  
127 Hazelwood Ave.  
Barberton, OH 44203

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

If you wish to donate to Prayer Page needs using your credit card or bank account, please call the CHM Member Assistance department at 1-800-791-6225, ext. 5993. Donations can be made online via the CHM Member Portal at [chministries.org/members](http://chministries.org/members).

**Discounts (continued from page 1)**

make up 43.12 percent of all eligible medical bills submitted to CHM in 2014.

Discounts make dollars go farther by freeing up funds then used to share other members' medical bills.

You may wonder if it's fair to ask for significant discounts ("significant" meaning at least 40 percent) on your doctor and hospital bills. After all, doctors and hospitals need to be paid in order to continue treating and serving patients.

The most important thing for your health care providers to know is that they *will* be paid fairly. Here's why:

- CHM isn't an insurance company and doesn't pre-negotiate prices. One reason is so members have the option of going to any health care provider they choose—and there are *hundreds of thousands* of providers across the country. Health insurance companies pre-negotiate with providers for reduced rates; doing the same thing by asking for

discounts won't surprise your providers.

- Health care providers routinely mark up their rates to compensate for patients who can't—or don't—pay. In accounting terms, this is known as "bad debt." CHM members aren't included in this group; they pay their medical bills and therefore should be offered reduced prices.
- Like any business, a doctor's office or hospital has to manage its cash flow. Therefore, providers are often happy to offer a reduced rate if it means they will receive payment quickly and avoid the time and expense of dealing with an insurance company.

Members sometimes ask if they should apply for financial assistance such as Medicaid or hospital assistance programs. The principle is the same and the answer is yes—financial assistance also makes dollars go farther and means more members' bills can be shared.

These programs are funded either

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*If CHM shared (and members paid) the "sticker price"—that is, the total amount of medical bills without any discounts—the financial gift amount you send to CHM each month would have to be nearly twice as high.*

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by taxpayers (so most members have contributed to them via their taxes and have as much right to them as any other citizen) or by private foundations often established in the memory of a loved one who has suffered the same illness. Applying for financial assistance can be compared to applying for college scholarships—you might qualify for more than you think.

Please don't hesitate to ask for discounts on your medical bills. You'll be helping yourself and other Christians. If you have difficulty obtaining a discount, CHM's Member Advocate department (1-800-791-6225) is here to help.

**Specialty Orthopaedics (continued from page 3)**

they wanted the best care and outcome for all their members.

"From a provider's perspective, CHM's reimbursement model and its low costs for members are incredible," Michael continued. "The financial history of CHM is solid, making health care easily obtainable. We were pleased to meet with Rev. Russell, pray with him and further understand this wonderful ministry and its members."

Each day, Specialty Orthopaedics' goal is to put the well-being of each patient at the forefront. Specialty Orthopaedics' care for its patients is shown in its structure. The Rehabilitation and Wellness center is an inviting 15,000 square-foot facility. The rehab center is located within the

physician office building, creating continuous communication between rehab staff and physicians.

Specialty Orthopaedics has won numerous awards, including recognition for best orthopedic physician (Dr. Piston) and best physical/occupational therapy in the region.

"We're excited to begin this new relationship and are looking forward to working with CHM members and staff," Michael said.

Rev. Russell said he's thankful for the ministry's relationship with Specialty Orthopaedics and that CHM is

continually working to forge similar agreements with health care providers.



"Each relationship is another blessing and advantage to the people who are part of this New Testament work of Christians caring for each other," Russell said.

*Editor's note: CHM doesn't have a provider network; you can seek treatment from the health care providers of your choice as long as treatment falls within the Guidelines. For a list of recommended health care providers in your area, visit [cbministries.org/providerlist](http://cbministries.org/providerlist).*

**Medicare (continued from page 1)**

Medicare Part A includes inpatient hospital stays, care in a skilled nursing facility, hospice care and some home health care. Medicare Part B covers certain doctors' services, outpatient care, medical supplies and preventive services.

The CHM Guidelines state that members eligible to participate in Medicare must have Parts A and B to receive full ministry sharing eligibility. For information on how you might be eligible for reduced Medicare costs, visit [medicare.gov](http://medicare.gov), view the "Your Medicare Costs" menu and click the links for "Part A costs" and "Part B costs."

**Medicare vs. Medicare Advantage Plan (Part C)**

Also known as Medicare part C, a Medicare Advantage Plan is a type of Medicare health plan offered by a private company. By contracting with Medicare, this type of plan provides individuals with all Part A and B benefits.

How does Medicare Part C relate to CHM? CHM is still a supplement and secondary to the payment made by your Advantage Plan, so bills your plan doesn't pay (that are eligible according to the CHM Guidelines) can be shared.

**Should I join Medicare Part D for prescriptions?**

The decision is yours whether to join additional Medicare programs. Medicare Prescription Drug Plans (Part D; sometimes called PDPs) may be helpful to CHM members who take multiple routine medications. Joining Part D may not be necessary if you have a Medicare Advantage Plan because some of them include prescriptions (check your plan to learn more).

At the CHM Gold level, incident-related (related to a major medical test or procedure) prescription costs are eligible for sharing. However, it's important

to keep in mind that CHM does not share costs from routine, maintenance prescriptions at any membership level (Gold, Silver or Bronze).

**Where can I get more information about Medicare?**

The Medicare Helpful Contacts page ([medicare.gov/Contacts/Default.aspx](http://medicare.gov/Contacts/Default.aspx)) is for individuals seeking more information about Medicare, including where to find local contact information and program details.

**Is using CHM as a supplement to Medicare parts A and B common?**

Yes, there are thousands of members who participate in both Medicare and CHM.

**Next month: CHM: a great option for Medicare participants (part 2)****Brown testimony (continued from page 3)**

I took my time and got opinions from three different doctors. I liked the fact that I could choose the one I wished; I chose a physician who is highly recommended in her field.

Practice really *does* make perfect, so this time I had a much better idea of what to do with my medical bills. I met with each provider to explain my situation and how CHM works. It took some time, but the more you talk about CHM, the easier it becomes. Everyone offered me a substantial discount.

Every hospital is different. Sometimes you have to wait until after the treatment to negotiate discounts. Things were easier because the billing department of this hospital was more organized. The person in charge of billing assured me I had a couple

of months before my account would go to collections, so I had nothing to worry about. I could set up a payment schedule until CHM sent me a check.

For this need I incurred \$48,537 in bills, received \$20,209 in discounts and CHM members shared \$28,328. Simply knowing that I had a large number of Christians behind me to share my medical bills truly took the stress away!

My advice to members is to stay on top of your bills as they come in. That was the key. In addition, it's a good idea to set up a payment plan for larger bills. Doing so shows providers that your bills will be paid and still gives CHM time to negotiate further discounts.

I'm so amazed at how well this health cost

sharing ministry works. The Lord is good and has been very merciful to me. This is just another way He works through His body. I recommend CHM to everyone I know and encourage others to take the leap of faith.

I'm recovering well and hope to be back in the saddle soon. Thank you to all of God's people—especially CHM members—who helped with my recent surgical bills, and may our God receive all the honor and glory!

*\*Editor's note: To view the Fox News "Huckabee" video on CHM, visit [chministries.org/videos](http://chministries.org/videos). To view CHM's tips on interacting with your health care providers, see [chministries.org/providerinteraction](http://chministries.org/providerinteraction).*

## Tips for sending your medical bills to CHM

CHM has some convenient options for you to submit your medical bills and Needs Processing forms. **To have your bills shared as quickly as possible, please follow these simple rules when submitting your bills.**

### Mailing medical bills

- Make copies of your *itemized* bills and retain the originals for your records. Please make sure they're easy to read because it saves time.
- Please don't use staples or paper clips.

### Faxing bills

- Please fax your bills and forms to 330-848-4322.
- Again, the bills should be itemized and the fax image should be easy to read.

- Include your full name and six-digit CHM member number on the fax cover sheet.
- If your fax machine confirms that your fax was sent successfully, there is no need to call CHM to verify we have received the fax.
- If you call, please do so the same business day.

### Emailing bills

- Include your full name and CHM member number in the subject line of the email.
- When emailing pictures of the bills from your phone, make sure the bills can be easily read, otherwise

we'll have to ask you to resend them.

- Note: We encourage you to mail or fax your bills, since these are more secure methods of transmission. CHM cannot be held liable for compromised security while medical bills are in transit.

**Bills should be sent to CHM as soon as possible (even if a discount is pending) and no later than six months from the date of service.**

REMiNDER



A step-by-step guide to submitting medical bills and forms is available on the CHM website at [chministries.org/stepbystep](http://chministries.org/stepbystep).

### Duffey testimony (continued from page 5)

well cared for because she gave me unique, individual attention.

Shortly after speaking with Beth, another CHM staff member called to let me know that a check made out to me was in the mail. Something about this man really impressed me—he seemed very informed about my needs and was helpful in getting my case processed. Though I don't remember the names of all those who helped me, everyone I spoke with was genuine and I looked forward to each conversation.

In October 2013 I was still experiencing chest pressure. Two CAT scans were performed. The radiologist's office offered a 25 percent discount if the bill was paid in full by December. Knowing it takes 60 to 90 days for CHM to process bills, I called Beth immediately for suggestions. My check arrived in time, saving me and the ministry hundreds of dollars.

Because CHM is a ministry there are no legal guarantees, but the personal attention and care of the staff was evident throughout my ordeal. They worked to get bill discounts and helped inquire about

financial assistance. CHM shared \$8,000 of my health care costs after more than \$1,000 in discounts.

CHM is a remarkable health cost sharing ministry, and I'm grateful for the Guidelines they have set for members. The Guidelines bring us together to help share one another's burdens. We can be thankful that CHM is spiritually sound and has a voice in the health care arena. I look forward to seeing the Lord's favor on the ministry in the days ahead as it continues to grow and enjoy God's provision.

### Meet your staff (continued from page 5)

I Am has sent me to you.”

“The verse says that God is much more than anything He does on Earth,” she explained. “He is Lord and creator of the universe, but He comes down to Earth and dialogues with Moses anyway. He has chosen, for reasons we can't fathom,

to extend love and care and grace for His needy people, yet again.”

Residing in Wadsworth is Cara's family, including her father, Major Pete Drury, a reserve chaplain in the U.S. Air Force's 180th Fighter Wing; her mother, Mary, supervisor of special orders at Sterling

Jewelers; two sisters: Joanna (22) and Julia (17); and brother, Samuel (20).

Cara's hobbies include writing, drawing, hoop dancing, cycling, hiking, photography, pottery, music and “just about anything else creative.”

# Study says doctors recommend too many mammograms

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Over the last several years, many routine medical screenings have been called into question. On the surface it seems that screening to catch disease early is prudent; however, evidence increasingly shows that may not be true. Many tests tend to “over-diagnose” problems or lead to more invasive studies that can be harmful,

expensive and don't improve outcomes. Mammography screening is one type of test that may be over-used. A new Canadian study reaffirms that, in general, health care providers are performing far too many mammograms.

The study, which began in 1980, involved around 90,000 women between the ages of 40 and 59. The participants were randomly selected to receive breast examinations only or an average of one mammogram every two years, along with breast examinations. Researchers collected data on the women for 25 years.

The mortality rate over the study period was virtually the same for women regardless of whether they received routine mammograms. In addition, one out of every five cancers detected in the mammogram group turned out to be a false positive. In other words, 20 percent of the women who were told they had cancer later found out that they were cancer-free.

The 2009 U.S. Preventative Services Task Force (USPSTF) recommendations apparently discourage routine screening



mammograms (in healthy asymptomatic women) prior to age 50; testing every two years after that is more than adequate. So, if you don't like getting mammograms, this might come as good news!

*Editor's note: To learn more about USPSTF recommendations, see Dr. Jacobson's two-part series "Doc, what tests should I get at my annual physical?" These articles appear in the CHM March and April 2014 newsletter issues, available at [chministries.org/newsletter](http://chministries.org/newsletter).*

*Miller, A. B., Wall, C., Baines, C. J., Sun, P., To, T., & Narod, S. A. (2014). Twenty five year follow-up for breast cancer incidence and mortality of the Canadian National Breast Screening Study: randomised screening trial. *BMJ*, 348, g366. doi: 10.1136/bmj.g366*

## Feeling stressed? Read this.

In her blog article, “Faith Can Improve Mental Health and Reduce Stress,” author and wellness coach Fawne Hansen addresses the following topics: using faith to reduce stress; the importance of prayer; scientific evidence that faith improves mental health; what the Bible teaches about stress; and prayers to help with stress.

After struggling with fatigue for years, Fawne's experiences and research led her to specialize in the treatment of chronic stress and adrenal fatigue.

To read the article, visit [adrenalfatiguesolution.com/faith-and-stress/](http://adrenalfatiguesolution.com/faith-and-stress/)

## Vital nutrients (continued from page 4)

it interesting.)

**Summary:** The amount of vitamin C in the human body is estimated to be two grams. When total content falls to less than 300 mg, scurvy may occur. The highest levels of vitamin C are found in white blood cells, eyes, adrenal glands, the pituitary gland and the brain. According to national dietary surveys, most Americans ingest about 100 mg of vitamin C daily, which meets current RDA guidelines. Many voices in the alternative health

industry call for higher intakes of vitamin C (several grams per day) to protect and fight against infection, cancer, heart disease, etc. However, the body seems to be designed to protect itself against such high amounts. As doses surpass 100 to 200 mg, the body absorbs less vitamin C and ceases to “activate” (or metabolize) the excess.

It's possible that the body adjusts its use of vitamin C when people become sick, thus absorbing and metabolizing higher amounts as needed. However, a few

reputable reports claim that the body tolerates much higher amounts of vitamin C (several grams per day) during acute illness without triggering diarrhea. Further research on this topic is taking place.

**Next month: Getting vital nutrients from God-designed sources (part 5)**

*National Institutes of Health. Vitamin C: Fact Sheet for Health Professionals. Retrieved online at <http://ods.od.nih.gov/factsheets/VitaminC-HealthProfessional/>*

# Letters to Christian Healthcare Ministries

*Just as the church of Christ is not a building, Christian Healthcare Ministries is not an office in Ohio.*

*are accomplishing for each other and for the cause of Christ. You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him. -Rev. Howard Russell*

*These letters represent what you who participate in CHM*

**We'd love to hear from you! Send us your letters:**  
**Christian Healthcare Ministries**  
Attn: Editor  
127 Hazelwood Ave.  
Barberton, OH 44203  
[editor@chministries.org](mailto:editor@chministries.org)

*Editor's note: Letters sent to CHM and printed on this page may be edited for length and/or grammar.*

**Dear Friends:**

Before church one Sunday, my wife accidentally cut herself with a knife while preparing artichokes for dinner. My heart stopped for a moment as we went into triage mode to stop the bleeding.

I thought, "What do we do if we need to go the emergency room? We no longer have insurance." Then a wave of peace washed over me and I knew that the Lord, through whom all things are provided to me, "had my back" because of Christian Healthcare Ministries!

We were able to "fix" the wound with a little super glue and band aids and were off to church to thank God for His incredible mercy.

Sincerely,

Mark LeVang  
Santa Clarita, CA

**Dear Editor:**

Please send a message of thanks to your staff for the professional yet compassionate way our medical bills were handled and paid. My wife and I were members for some years and had only a few small bills, but when my wife, Arlene, became sick last December with what we thought was just the flu, subsequent hospital bills really added up. But I can honestly say I never worried because we had prior experience with CHM.

Thank you to the individuals and families who have prayed or sent notes of encouragement when Arlene passed away. I was overwhelmed by the words I read

and was blessed more than I can say.

Our sovereign God has seen fit to take my wife home to Himself, but He also placed you, my CHM family, in my life. I can't quite picture the future and, day by day, there's still sadness over a lost wife, mom and grandma; but we have a renewed hope of heaven. "Each strand of sorrow has a place, within this tapestry of grace...so through the trials, I choose to say, 'Your perfect will in Your perfect way'" (Getty Hymn).

Sincerely,

Daniel Lubbers  
Bozeman, MT

**Dear CHM Staff:**

Words are simply inadequate to express the impact of the generosity and love we felt while opening CHM envelopes containing enough funds to pay the huge medical expenses from Phil's surgery. ("Wow!" was our first reaction.)

Over and over, my mind and heart try to process the significance of the help we've received. We are so thankful to our great God who provides all we need through His servants. We are honored to be counted among this group.

This was the first time in nearly 40 years of marriage that we couldn't pay our bills, but with CHM, we did.

May God's hand of rich mercy and goodness cover each person touched through this ministry of

compassion.

"You make known to me the path of life; in Your presence, there is fullness of joy; at Your right hand are pleasures forevermore." -Psalm 16:11

Sincerely,

Phil & Lucy Hayes  
Longview, WA

**Dear CHM:**

I have enjoyed learning about this ministry, and the more I learn about it, the more I like it! The Prayer Page ministry really impresses me. Nancy and I are glad to be part of the Christian Healthcare Ministries family.

In Christ,

Fred & Nancy Campbell  
Bells, TN

**Dear CHM:**

We just want to express our gratitude to CHM for handling our recent medical need. It was perhaps a bit of an unusual situation and we were so grateful to receive the reimbursement. Truly, it is a blessing to be part of the body of Christ with you! How exciting to see God provide for us.

Rob & Cyndi Looney  
Romeoville, IL

## CHM legal notices

**Christian Healthcare Ministries (hereinafter “CHM”)**, a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

**Especially for Florida Residents:** A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is CH3543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

**Especially for Kentucky Residents:** Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

**Especially for Maryland Residents:** Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

**Especially for Oklahoma Residents:** This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

**Especially for Pennsylvania Residents:** Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you are always liable for any unpaid bills.

**Especially for South Dakota Residents:** CHM is not an insurance company. CHM’s program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

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**Prayer requests this month:** *These are prayer requests **only**. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.*

**Kevin & Patricia Bores: 52940 Minnewaukon Dr., North Mankato, MN 56003** Kevin has started his own business and the Bores’ request prayer for finances.

**Jacob & Susan Burnett: 92 Little Lane, Ringgold, GA 30736** One of the Burnetts’ twin infant daughters had heart surgery and now needs two more surgeries.

**Donald & Cheryl Cogle: 230 Bodwoin St., Auburn, ME 04210** The Cougles recently lost a family member and also need prayer for an unspoken request.

**Garnett Wilson: 6583 Pinehurst Dr., Spring Hill, FL 34606** Garnett suffered a vein blockage and a mild heart attack. She wants to make healthier lifestyle choices.

**Karen Robinson: 503 First Cape Coral Dr., Winter Garden, FL 34787** Karen recently had eye surgery due to a severe full-body burn she sustained several years ago.

**Amy Rodgers: 280 Hilliardville Rd., Crawfordville, FL 32327** Amy recently was diagnosed with severe congestive heart failure. Please keep her in prayer.

**Lynne Thomas: 10659 Foothill Blvd., Sylmar, CA 91342** Lynne has Stage 4 breast cancer. Please lift her up in prayer.

**Jeanie Demlow: 1004 S 16th St., Grand Forks, ND 58201** Jeanie is devastated due to the recent death of her husband, Scott.

**Don Kiesling: 567 Private Rd. 751,**

**Brady, TX 76825** Don requests prayer for healing after quadruple bypass surgery.

**Chris Doxtator: 10013 Meadowlark Manor, Indianapolis, IN 46235** Chris’s parents and brother were killed in a car accident. The family is devastated.

**Catherine Summers: PO Box 825, Snowflake, AZ 85937** Pray for Catherine, who has been diagnosed with cancer.

**Tanya Robinson: PO Box 120, Belfast, ME 04915** Tanya’s husband, Tim, passed away after battling cancer. Please pray.

**Joe DeVeaux: 2109 Rockefeller Ln. Apt. C, Redondo Beach, CA 90278** Joe was recently diagnosed with cancer.



127 Hazelwood Ave. • Barberton, OH 44203  
 www.chministries.org

# Christian Healthcare Ministries

August 2014

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- Prayer Page
- Tips for sending your medical bills to CHM
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*The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.*